

In re:  
Michael Ulecka  
Andrea Ulecka  
Debtors

Case No. 18-16931-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Dec 15, 2023

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2023:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Michael Ulecka, Andrea Ulecka, 505 Harrison Street, Emmaus, PA 18049-2334 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                            | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| smg      | + Email/Text: taxclaim@countyofberks.com              | Dec 16 2023 00:15:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300                                      |
| smg      | + Email/Text: usapae.bankruptcynotices@usdoj.gov      | Dec 16 2023 00:16:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404   |
| 14216482 | + Email/Text: bankruptcy@cavps.com                    | Dec 16 2023 00:16:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321                                   |
| 14249320 | Email/PDF: resurgentbknotifications@resurgent.com     | Dec 16 2023 00:17:50 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                        |
| 14374259 | + EDI: AISMIDFIRST                                    | Dec 16 2023 05:12:00 | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051              |
| 14250757 | EDI: PRA.COM  | Dec 16 2023 05:12:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541   |
| 14236083 | + EDI: JEFFERSONCAP.COM                               | Dec 16 2023 05:12:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999         |
| 14230600 | EDI: Q3G.COM  | Dec 16 2023 05:12:00 | Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788                          |
| 14214854 | + Email/Text: enotifications@santanderconsumerusa.com | Dec 16 2023 00:16:00 | Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244                            |
| 14516858 | + Email/Text: enotifications@santanderconsumerusa.com | Dec 16 2023 00:16:00 | Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244                                       |
| 14219150 | + EDI: AIS.COM  | Dec 16 2023 05:12:00 | T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14302985 | + Email/PDF: OGCRegionIIIBankruptcy@hud.gov           | Dec 16 2023 01:05:03 | U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002              |
| 14214857 | Email/Text: bkrcy@ugi.com                             | Dec 16 2023 00:16:00 | UGI, PO Box 13009, Reading, PA 19612  |

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| 14344662 | ##+           | Michael J. McCrystal, Esquire, 151 Main Street, Suite A, Emmaus, PA 18049-4026 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2023 at the address(es) listed below:

| Name                           | Email Address  |
|--------------------------------|--|
| BRIAN CRAIG NICHOLAS           | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com                     |
| BRIAN CRAIG NICHOLAS           | on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com  |
| KEVIN S. FRANKEL               | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com  |
| MICHAEL J. MCCRYSTAL           | on behalf of Debtor Michael Ulecka mccrystallaw@gmail.com<br>sueparalegal@gmail.com;mccrystal.mikeb130939@notify.bestcase.com      |
| MICHAEL J. MCCRYSTAL           | on behalf of Joint Debtor Andrea Ulecka mccrystallaw@gmail.com<br>sueparalegal@gmail.com;mccrystal.mikeb130939@notify.bestcase.com |
| MICHAEL PATRICK FARRINGTON     | on behalf of Creditor MidFirst Bank mfarrington@kmlawgroup.com   |
| ROLANDO RAMOS-CARDONA          | on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com  |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com  |
| United States Trustee          | USTPRegion03.PH.ECF@usdoj.gov  |
| WILLIAM EDWARD CRAIG           | on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com                                |

TOTAL: 10

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Michael Ulecka</u>            | Social Security number or ITIN | xxx-xx-3875 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <u>Andrea Ulecka</u>             | Social Security number or ITIN | xxx-xx-9940 |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |                                |             |
| Case number: 18-16931-pmm                                       |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Ulecka

Andrea Ulecka

12/14/23

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**